

KNOX COUNTY – BENEFITS FOR 2024 – (This is a partial list. Please refer to the Knox County Employee Handbook or the Nebraska Public employees Retirement System for full details)

- **Single health insurance policy – with 90 Degrees Benefits (formerly O.C.I. Administrators/HealthCare Solutions Group, Inc.) – County will pay premium of \$970 per month per eligible full-time employee. Employee has option to enroll spouse with employee pay of \$500/month, OR child(ren) with employee pay of \$500/month, OR family (spouse & child(ren)) with employee pay of \$750/month with the County paying the balance of the premiums for spouse, child(ren) or family (spouse & child(ren)). If adding dependents, employee will have to meet maximum of two deductibles (\$500 each). **OR** If the employee is covered under a spouse’s or parent’s health insurance policy or if the employee obtains individual health insurance elsewhere, the County will pay an in- lieu of the health insurance stipend (Opt Out) in the amount of \$175 per pay period. The stipend is taxable and is considered a fringe benefit. The spouse’s or parent’s policy or employee’s individual policy must be examined by the County’s insurance agent to assure that the coverage is comparable to the County’s health insurance plan.**
- **Single dental/vision insurance policy – with Principal Insurance – County currently pays premium of \$44.82 per month per eligible full-time employee. Employee has option to enroll and pay for coverage for spouse and/or child(ren).**
- **Single life insurance policy – with The Lincoln National Insurance Company – County currently pays premium of \$5.96 per month per eligible full-time employee for a \$15,000 life insurance policy – employee has option to pay for additional coverage and coverage for spouse and/or child(ren).**

SEE ATTACHMENT #1 FOR PREMIUMS OF ADDITIONAL INSURANCE COVERAGES AVAILABLE TO EMPLOYEES (ADDITIONAL COVERAGE PREMIUMS IS PAID BY THE EMPLOYEE)

- **Additional insurances are available but are not a benefit that is paid by Knox County. Contact Knox County Clerk Joann Fischer for details or to enroll. You can choose the following supplemental coverage:**
 - **Aflac – Supplemental insurance—not offered as a benefit but is sponsored by Knox County—County Clerk will contact Shannon Jepsen, Aflac District Office, 115 Broadway Street, #3, Yankton SD 57078 - Office – 605-260-7850; Cell 605-260-7850; email shannon_namminga@us.aflac.com (Premium is deducted from employee’s payroll).**
 - **Globe Life/Liberty National Life Insurance—Supplemental insurance—not offered as a benefit but is sponsored by Knox County—County Clerk will contact Jacob Harr to enroll—Cell 617-462-0820 or email jharr@libnat.com (Premium is deducted from employee’s payroll).**
 - **Colonial Life—Supplemental insurance-not offered as a benefit but is sponsored by Knox County—County Clerk will contact Nick Antrobus to enroll-Cell 605-760-9653 or email Nick.Antrobus@coloniallifesales.com (Premium is deducted from employee’s payroll).**
- **Retirement – employees working at least one-half time are enrolled with Nebraska Public Employees Retirement System. Retirement deducted from the employee’s salary is 4.50% (6.5% for law enforcement) of the salary and Knox County contributes 6.75% (8.75% for law enforcement) of the employee’s salary as matching.**
 - **An employee must be vested to retain the employer matching contributions when he/she terminates employment (vesting occurs after three years of Plan participation). (A member will become vested in less than three years if he/she: attains age 55 before terminating employment; dies before terminating employment; qualifies for disability benefits; or receives vesting credit).**
 - **When a non-vested plan member ceases employment, he/she will retain the employee contributions, but the employer contributions are forfeited.**
 - **If a newly hired full-time employee participated in another Nebraska governmental retirement plan during previous employment, and worked full-time during that employment, the participation may count toward the County Plan’s three years required to vest.**
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Examples of Nebraska governmental employment are: municipal government, public power district, public school, law enforcement, state government, state university or

state college. (Examples of employment that would not qualify would be federal employment, out-of-state university or college, and any non-governmental employment).

- **Additional retirement plan is available but is not a benefit that is paid by Knox County. You can choose to enroll in the following:**
 - **Empower (formerly MassMutual) Deferred Compensation – not offered as a benefit but is sponsored by Knox County – you can elect to participate in the deferred compensation which is a plan for funds to be set aside for retirement.**
- **Paid Time Off (PTO) –Regular full-time employees begin earning PTO on the first day of the month following date of hire however paid PTO time cannot be used until after the first 90 days of employment. No PTO will be earned for a partial month of employment. The maximum amount of PTO balance will be 240 hours, except for Deputy Sheriffs who will have a maximum amount of PTO balance of 360 hours. The amount of PTO earned depends on the employee’s length of service as follows:**

Full Years of Completed Service	Monthly Amount Earned	Maximum Amount of PTO Balance
First Day of the Month Following Date of Hire Through Completion of Fourth Year	7.33 Hours (Annual Equivalent: 11 Days)	240 Hours (30 Days) (6 Weeks)
Fifth Year Through Completion of Tenth Year	10.67 Hours (Annual Equivalent: 16 Days)	240 Hours (30 Days) (6 Weeks)
Eleventh Year Through Completion of Fifteenth Year	12.00 Hours (Annual Equivalent: 18 Days)	240 Hours (30 Days) (6 Weeks)
After Completion of Fifteenth Year	14.00 Hours (Annual Equivalent: 21 Days)	240 Hours (30 Days) (6 Weeks)

- **Holidays – A recognized paid holiday occurring on Saturday will normally be observed on the preceding Friday and a holiday occurring on a Sunday will normally be observed on the following Monday. The holidays for 2024 will be set by the Knox County Board of Supervisors.**
 - **A nonexempt employee required to work on a designated paid holiday will be paid time and one-half (1 ½) the employee’s straight time hourly rate for hours worked, plus holiday pay.**
 - **Holiday pay will be the employee’s straight-time rate multiplied by the number of hours usually worked in a day.**
 - **To be eligible for holiday pay, a nonexempt employee must have worked the entire last scheduled workday immediately before and the entire first scheduled workday immediately after each holiday.**
 - **An employee on leave of absence or layoff is usually not eligible for holiday pay.**
 - **If a holiday falls during an employee’s approved leave of absence, the day will normally count as part of the leave, unless to do so is prohibited by law.**

KNOX COUNTY – BENEFITS FOR 2024 – (This is a partial list) – Continued

- An exempt employee will not receive any additional compensation for holidays. Rather, they will receive the same salary for the week in which the holiday occurs that they would have received for the week had there been no holiday.

(SPECIAL RULES MAY APPLY TO THE SHERIFF’S OFFICE FOR HOLIDAYS)

- **Funeral Leave – MAXIMUM TOTAL OF UP TO THREE PAID DAYS PER OCCURANCE FOR REGULAR FULL-TIME EMPLOYEES, IN ACCORDANCE WITH THE FOLLOWING SCHEDULE:**

Spouse, Child, or Parent, Brother, Sister	Maximum total of up to 24 paid
Mother-in-Law, Father-in-Law,	days per occurrence
Daughter-in-Law, Son-in-Law,	WITHOUT THE USE OF PTO
Grandparent, or Grandchild	
- The department head must be notified in advance of the need for funeral leave.
- **Uniform Allowance – \$60 per pay period paid to Law Enforcement Sheriff and Deputies; \$30 per pay period paid to Law Enforcement Dispatchers; \$20 per pay period to Assessor’s Office employees; \$30 per pay period to Road, Bridge and Oil Crew employees and County Mechanic; and \$25 per pay period from May through October to the part-time Weed Superintendent.**
- **Reimbursement of use of personal cell phones and internet for County business - Board of Supervisors will determine reimbursement rate depending on use of personal equipment for County business.**
- **PLEASE REFER TO THE KNOX COUNTY EMPLOYEE HANDBOOK FOR FULL DETAILS – THIS LIST IS ONLY A PARTIAL DESCRIPTION OF BENEFITS. SOME BENEFITS ARE SUBJECT TO CHANGE DUE TO FEDERAL, STATE AND LOCAL LAWS AND SOME BENEFITS ARE DECIDED BY THE KNOX COUNTY BOARD OF SUPERVISORS.**

LINCOLN NATIONAL LIFE		PRINCIPAL INSURANCE		HEALTHCARE SOLUTIONS	
INSURANCE COMPANY - LIFE		SERVICES-DENTAL/VISION		GROUP, INC. - HEALTH	
SUPPLEMENTAL COVERAGE	PREMIUM PAID BY EMPLOYEE - PER MONTH	SPOUSE COVERAGE	PREMIUM PAID BY EMPLOYEE - PER MONTH	CHILD(REN) COVERAGE	PREMIUM PAID BY EMPLOYEE - PER MONTH
Employee - Under 25	1.15/\$10,000	Dental	\$ 36.09	Spouse	\$ 500.00
Employee - 25-29	1.15/\$10,000	Vision	\$ 7.89		
Employee - 30-34	1.25/\$10,000			Child(ren)	\$ 500.00
Employee - 35-39	1.45/\$10,000				
Employee - 40-44	2.05/\$10,000			Family	\$ 750.00
Employee - 45-49	3.05/\$10,000	CHILD(REN)		(Spouse &	
Employee - 50-54	5.45/\$10,000	COVERAGE		Child(ren)	
Employee - 55-59	8.45/\$10,000	Dental	\$ 54.35		
Employee - 60-64	9.75/\$10,000	Vision	\$ 9.89	(Must meet maximum of 2 deductibles)	
Employee - 65-69	17.25/\$10,000				
Employee - 70-74	25.75/\$10,000				
Employee - 75 & over	46.13/\$10,000				
Child(ren) - flat rate no matter how many children	2.00 per month for 10,000 @ child	FAMILY COVERAGE			
*Employee can buy up to \$200,000 or 5x annual pay & up to \$100,000 for spouses-employees can get up to \$100,000 guarantee issue (no need to answer health questions) & spouses up to \$30,000 guarantee issue - if want more there is an evidence of insurability to complete.		Dental	\$ 96.95		
		Vision	\$ 19.76		
**Spouses are limited to 50% of employee coverage					
***Spouse premium is based on employee's age					
****At age 70 coverage is reduced to 65% of amount					
*****Child(ren) coverage is \$10,000 with no other option - from age 6 months to 19 years old (up to 25 years of age, if unmarried & a full-time student) - coverage is \$10,000; age 14 days to 6 months coverage is \$250; from birth to age 14 days - no coverage.					